



**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Eddie Gindi

Serial No.: 09/631,309

Group Art Unit: 2876

Filed: August 2, 2000

Examiner: Ahshik Kim

For: PARTITIONED CREDIT SYSTEM

Atty. Doc. No.: 362-002

Honorable Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

In response to the July 28, 2004 Office Action in the above-identified case, Applicant respectfully requests reconsideration in view of the following remarks: